

# For Your Benefit

Benefits information for Active & COBRA City of Mesa Plan Members

October 2009

## OPEN ENROLLMENT FOR 2010 October 26 – November 6, 2009

It's open enrollment time for changing health insurance plans, adding dependents to your health coverage, and enrolling in or making changes to flexible spending, supplemental life or short term disability plans. Changes are effective January 1, 2010.

Online Open Enrollment begins Monday, October 26, and ends Friday, November 6. Instructions and password information are on page 3 of the Open Enrollment Workbook on [www.mesachip.org](http://www.mesachip.org). There is also an "Action Checklist" on page 5 that will help you make your enrollment decisions BEFORE Open Enrollment begins. Workbooks will **not** be sent to each member's home, but can be found at [www.mesachip.org](http://www.mesachip.org).

### Who needs to re-enroll online?

- **477** full-time and part-time employees who are eligible for City plan benefits, whether currently enrolled or not.
- Retirees who need to make plan changes. (The Benefits Office encourages all retirees to re-enroll, but it is not required unless you are making changes.)
- COBRA members who need to make plan changes.

### How do you re-enroll?

- First, review the changes in "What's New for 2010" on the back of this newsletter. For detailed information on plan changes, premiums, coverage, and benefit programs, refer to the online 2010 Open Enrollment workbook on [www.mesachip.org](http://www.mesachip.org).
- Follow the instructions for online enrollment of page 3 of the Open Enrollment workbook.

### When do premium changes take effect?

- The health, STD and Supplemental Life premiums for active employees are deducted from the first paycheck in December 2009.
- Flexible spending contributions are deducted from the first paycheck in January 2010.

### MAKE PLANS TO PARTICIPATE IN THE CITY'S NEW WELLNESS PROGRAM: myhealthIQ

This fall the City is launching a new wellness program (for employees only) called "myhealthIQ". To participate in the program, you must be enrolled in one of the City's medical plans for the 2010 plan year. More information will be sent to you via city email or (if you don't have a city email account) by US Mail. Participants will complete their written Health Risk Assessment and sign-up for Physical Assessments online. Watch for more information about this exciting new benefit!!

## What's New for 2010?

Outlined below are changes for the upcoming Plan Year. **Refer to the Open Enrollment Workbooks for Active and Retired Members at [www.mesachip.org](http://www.mesachip.org) for detailed information.** We strongly urge members to review these changes and your benefits in the Open Enrollment Workbook **before** you begin your online enrollment.

- **No Changes in Plan Premiums**
- **Plan Design Changes Effective 1/1/10:**
  - ♦ Out-of-Network Out-of-Pocket Maximum Amounts removed on all plans;
  - ♦ Copays for outpatient and inpatient hospitalizations added to Copay Choice Plan;
  - ♦ Increased maximum copays for brand name prescription drugs on Choice PPO (80/20) and Choice Plus (90/10) Plans;
  - ♦ Increased copays for all brand name prescription drugs on Copay Choice Plan.
- **Wellness Program Offered at No Cost to Employees**
  - ♦ Open to employees enrolled in one of the City's Medical Plans in 2010;
  - ♦ Includes Health Risk Assessment and Physical Assessment Screenings;
  - ♦ All employees who participate this year receive a \$5 discount off their medical insurance premium (except Basic Plan);
  - ♦ Information available in mid-October.
- **New Federal Requirement Involving Collection of Dependents' SSNs**

## MEDICARE NOTICE OF CREDITABLE COVERAGE

If you or your eligible dependents are currently Medicare eligible, or will become Medicare eligible during the next 12 months, you need to be sure that you understand whether the prescription drug coverage that you elect under the City of Mesa Health Plan is creditable with (as valuable as) Medicare's prescription drug coverage.

To find out whether the prescription drug coverage under the plan options offered by the City of Mesa Health Plan is creditable, you should review the Plan's Medicare Part D Notice of Creditable Coverage. This notice is available at [www.mesachip.org](http://www.mesachip.org), or you may request a copy from the Employee Benefits Office.

